

Group Life Insurance Plan

FOR EMPLOYEES OF THE SASKATCHEWAN GOVERNMENT





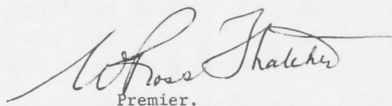
PREMIER'S OFFICE

TO ALL EMPLOYEES
OF THE PROVINCE OF SASKATCHEWAN
INCLUDING BOARDS AND COMMISSIONS

It is a pleasure to advise you that as of June 1, 1964, your Group Life Insurance Plan has been revised and expanded. The changes are explained in this booklet.

Under this revision, the amount of insurance available to employees has been increased and a retirement benefit has been added. Your Government, or the Corporation or Agency by which you are employed, is paying a portion of the premium for this Plan and your contribution will be made through payroll deduction.

The protection provided under this Plan was adopted after careful consideration and I am confident it will add greatly to the financial security of all employees and their families.


Premier.

GROUP LIFE INSURANCE PLAN

The information contained in this booklet is an outline of your new Group Life Insurance Plan which is in effect from June 1, 1964.

Participating Employers

Employees of any Participating Employer (Crown Corporation, the Public Service, a Government Agency or an Employer associated with the Government) will be admitted to the Plan by arrangement between such Employer and the Government.

Employees Eligible

All employees of a Participating Employer, except temporary, part-time or provisional employees, are eligible for the insurance.

(Note: This booklet does not apply to Seasonal employees who are insured under a separate arrangement.)

Commencement of Your Insurance

- (a) If you are an insured employee on June 1, 1964, you will be automatically insured in the Plan. You are required to advise your Employer of your Category so the amount of your insurance may be determined. (Note: See the Insurance Schedule for meaning of Category.)
- (b) If you are an eligible employee on the date your Employer is admitted to the Plan, you will become insured on such date.
- (c) If you become an eligible employee after the date your Employer is admitted to the Plan, you will become insured on the date you commence work as an eligible employee.

IMPORTANT! — Each insured employee must notify his Employer immediately there is a change in his Category which would affect the amount of insurance for which he is eligible so that an adjustment in his amount of insurance can be made. Evidence of health may be required where notification is not given within sixty days of the date of such change.

Amount of Insurance

The amount of your insurance is based on your yearly salary and Category. The amounts are shown in the Insurance Schedule.

INSURANCE SCHEDULE

Class	Yearly Salary Rate	AMOUNT OF INSURANCE			
		Basic	Additional		Maximum
		Each Employee	A Married Male Employee or a Female Employee who is supporting her husband	An Employee who is supporting a dependent other than such Employee's wife or husband	
		Category (1)	Category (2)	Category (3)	(4)
A	Less than \$2,500.....	\$ 2,000	\$ 1,000	\$ 1,000	\$ 4,000
B	at least \$2,500 but less than \$3,501.....	3,000	1,500	1,500	6,000
C	at least \$3,501 but less than \$4,501.....	4,000	2,000	2,000	8,000
D	at least \$4,501 but less than \$5,501.....	5,000	2,500	2,500	10,000
E	at least \$5,501 but less than \$6,501.....	6,000	3,000	3,000	12,000
F	at least \$6,501 but less than \$7,501.....	7,000	3,500	3,500	14,000
G	at least \$7,501 but less than \$8,501.....	8,000	4,000	4,000	16,000
H	at least \$8,501 but less than \$9,501.....	9,000	4,500	4,500	18,000
I	\$9,501 and over.....	10,000	5,000	5,000	20,000

A change in the amount of your insurance, because of a change in your yearly salary rate or Category, will become effective on the first day of the month coincident with or next following the date of such change.

Your Contribution

You will contribute towards the cost of the insurance, by monthly payroll deduction, with the balance of the premium being paid by your Employer. The premium on the first \$2,000 of insurance is being paid by your Employer. Your monthly contribution rate on the amount of your insurance in excess of \$2,000 will be 41 cents per \$1,000.

Dependents

A "dependent" means a person who is so classified by the Income Tax Act (Canada) and its Regulations and includes children, aged parents, disabled persons and any others for whom the Act allows dependent exemption. Each married male employee will be considered to be supporting his wife.

Beneficiary

A registration card will be furnished to you so that you may designate your beneficiary. Subject to any legal restrictions, you may change your beneficiary, at any time, by completing a change of beneficiary form.

Insurance Payable

The amount of your insurance is payable to your beneficiary on your death occurring from any cause while you are insured under the Plan.

Total Disability Benefit

If you become totally disabled before your 60th birthday, your insurance will be kept in force without cost to you as long as your disability prevents you from working. Proof of total disability will be required from time to time.

Termination of Insurance

Your insurance under the Plan will terminate automatically upon termination of your service as an employee but the Conversion Privilege provides that you will continue to be insured during the thirty-one-day conversion period.

Conversion Privilege

On termination of your group insurance because of termination of employment, you may obtain an individual policy with Co-operative Life Insurance Company without evidence of insurability, on the Ordinary Life, Limited Payment Life or an Endowment plan at the Insurance Company's regular rates then in effect at your attained age; such individual policy will be for the same amount (or a lesser amount, if you desire) as under the group and be available on application being made within thirty-one days after termination of the group insurance. Your life will continue to be insured during the thirty-one-day conversion period whether or not you apply for conversion. **NOTE:** If you qualify for the retirement benefit, the maximum amount you may apply for under the Conversion Privilege will be the amount of your group insurance less \$500.

Retirement Benefit

At retirement, a paid-up life insurance benefit of \$500 is being provided for those employees who are eligible for the benefit. Your Employer will explain the eligibility requirements to you.

Group Insurance Policy

This booklet explains the Plan in brief. The complete terms of the Plan are set forth in the Group Insurance Policy issued by Co-operative Life Insurance Company.

Insurance Companies

The Plan is underwritten by Co-operative Life Insurance Company, The Crown Life Insurance Company, Fidelity Life Assurance Company and London Life Insurance Company.

The administrative details of the Plan are handled by Co-operative Life Insurance Company, 1920 College Avenue, Regina.

QUESTIONS AND ANSWERS

How do I declare my dependent status?

Ask your Supervisor for a dependent card to complete. Return to your Supervisor as soon as possible after a change in status takes effect so your amount of insurance can be adjusted, if necessary. Evidence of health may be required before your insurance can be increased if notification of a change in status is not given within 60 days of the change.

Is my group insurance paid regardless of the cause of my death?

Yes, to your named beneficiary.

Whom may I name as beneficiary?

You may name anyone you wish and may change your designation at any time, subject, of course, to any legal restrictions. Ask your Supervisor for the proper form. If no beneficiary is named, or the person you named predeceases you, your insurance will be paid to your estate.

What happens if I become disabled?

If you become totally and permanently disabled before age 60, your insurance will be continued in force without further cost to you. Proof of disability will be required from time to time.

What happens if I terminate my employment?

Your insurance terminates automatically on termination of employment. You may convert your group insurance to an individual policy, however. If you are retired by your Employer and qualify for the retirement benefit, you will be issued a Paid-up Insurance Certificate for \$500 at no cost to you.

Is my insurance coverage in force while I am on leave of absence of any kind?

Yes, however premiums unpaid during your absence must be paid upon your return to active employment.

Where may I obtain additional information about my group insurance?

From your Department Manager or Supervisor.

This Plan of Group Insurance is underwritten by
CO-OPERATIVE LIFE INSURANCE COMPANY
THE CROWN LIFE INSURANCE COMPANY
FIDELITY LIFE ASSURANCE COMPANY
and
LONDON LIFE INSURANCE COMPANY

The Plan is administered by Co-operative Life Insurance
Company, 1920 College Avenue, Regina

